

BILLINGS

Heart disease & stroke

Summary: High-cost events plus lifelong medications can create large out-of-pocket exposure and ongoing cost strain.

Main trigger: ER care, imaging, procedures, readmissions, cardiac rehab, and multi-drug regimens.

Top actions:

- Today: Ask billing for financial assistance and an itemized bill. Request generic/formulary alternatives.
- This week: Confirm in-network providers and request procedure or rehab estimates.
- Ongoing: Keep organized documentation for appeals and coverage exceptions.

Sources:

- AHA journals: <https://www.ahajournals.org>
- CDC heart disease: <https://www.cdc.gov/heartdisease>